

**Fill in this information to identify your case and this filing:**

Debtor 1	<u>Stephen</u>		<u>Perl</u>
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	<u>CENTRAL DIST. OF CALIFORNIA</u>		
Case number (if known)	<u>2:23-bk-12682-NB</u>		

☒ Check if this is an amended filing

Official Form 106A/B

**Schedule A/B: Property**

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In**

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

- ☒ No. Go to Part 2.  
☐ Yes. Where is the property?

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here..... →

\$0.00

**Part 2: Describe Your Vehicles**

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

- ☐ No  
☒ Yes

3.1.  
Make: Saturn  
Model: \_\_\_\_\_  
Year: 2009  
Approximate mileage: \_\_\_\_\_  
Other information:  
**2009 Saturn (exempt)**

**Who has an interest in the property?**

Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☒ At least one of the debtors and another

☒ Check if this is community property (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

<b>Current value of the entire property?</b>	<b>Current value of the portion you own?</b>
<u>\$4,000.00</u>	<u>\$4,000.00</u>

Debtor 1 **Stephen Perl**

Case number (if known) **2:23-bk-12682-NB**

**4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories**

*Examples:* Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

- ☒ No  
☐ Yes

**5. Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here.....**

**\$4,000.00**

**Part 3: Describe Your Personal and Household Items**

Do you own or have any legal or equitable interest in any of the following items?

**Current value of the  
portion you own?**  
Do not deduct secured  
claims or exemptions.

**6. Household goods and furnishings**

*Examples:* Major appliances, furniture, linens, china, kitchenware

- ☐ No  
☒ Yes. Describe.....

**Household goods and furnishings at residence (exempt)**

**\$5,000.00**

**7. Electronics**

*Examples:* Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

- ☒ No  
☐ Yes. Describe.....

**8. Collectibles of value**

*Examples:* Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

- ☒ No  
☐ Yes. Describe.....

**9. Equipment for sports and hobbies**

*Examples:* Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

- ☒ No  
☐ Yes. Describe.....

**10. Firearms**

*Examples:* Pistols, rifles, shotguns, ammunition, and related equipment

- ☒ No  
☐ Yes. Describe.....

**11. Clothes**

*Examples:* Everyday clothes, furs, leather coats, designer wear, shoes, accessories

- ☐ No  
☒ Yes. Describe.....

**Personal wearing apparel on person and at residence (exempt)**

**\$1,200.00**

**12. Jewelry**

*Examples:* Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

- ☐ No  
☒ Yes. Describe.....

**Personal jewelry (exempt)**

**\$1,000.00**

Debtor 1 **Stephen Perl**

Case number (if known) **2:23-bk-12682-NB**

**13. Non-farm animals**

Examples: Dogs, cats, birds, horses

☒ No

☐ Yes. Describe.....

**14. Any other personal and household items you did not already list, including any health aids you did not list**

☒ No

☐ Yes. Give specific information.....

**15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write the number here.....**



**\$7,200.00**

**Part 4: Describe Your Financial Assets**

Do you own or have any legal or equitable interest in any of the following?

Current value of the  
portion you own?  
Do not deduct secured  
claims or exemptions.

**16. Cash**

Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

☒ No

☐ Yes..... Cash: .....

**17. Deposits of money**

Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

☐ No

☒ Yes.....

Institution name:

17.1. Checking account:	<b>Checking account at Citibank (7408) (exempt)</b>	<b>\$1,000.00</b>
17.2. Checking account:	<b>Checking account at Ameritrade (0358) (exempt)</b>	<b>\$21,000.00</b>
17.3. Checking account:	<b>Checking account at Wells Fargo Bani (0309) set up as a joint account with separated spouse while married. Debtor has not had access to this account since before the couple's separation but the account still has his name on it but he has no access to it and the funds in the account do not belong to him. To the extent that the funds remaining in the account are still considered community property, they are claimed as exempt.</b>	<b>\$919.83</b>
17.4. Checking account:	<b>Checking account at Wells Fargo Bank (2551) which was set up by debtor for his then minor daughter years ago. Because she was a minor, debtor had to have his name on the account. Daughter is now in college and uses that account for her personal living expenses, but debtor has no access to the account and the funds in the account, \$4,569.92, do not belong to him.</b>	<b>\$0.00</b>

Debtor 1 **Stephen Perl**

Case number (if known) **2:23-bk-12682-NB**

**18. Bonds, mutual funds, or publicly traded stocks**

*Examples:* Bond funds, investment accounts with brokerage firms, money market accounts

- ☒ No  
☐ Yes..... Institution or issuer name:

**19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture**

- ☒ No  
☐ Yes. Give specific information about them..... Name of entity: % of ownership:

**20. Government and corporate bonds and other negotiable and non-negotiable instruments**

*Negotiable instruments* include personal checks, cashiers' checks, promissory notes, and money orders.  
*Non-negotiable instruments* are those you cannot transfer to someone by signing or delivering them.

- ☒ No  
☐ Yes. Give specific information about them..... Issuer name:

**21. Retirement or pension accounts**

*Examples:* Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

- ☐ No  
☒ Yes. List each account separately. Type of account: Institution name:

IRA: **TD AmeriTrade Rollover IRA (7759) (exempt)** **\$728,000.00**

**22. Security deposits and prepayments**

Your share of all unused deposits you have made so that you may continue service or use from a company  
*Examples:* Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

- ☒ No  
☐ Yes..... Institution name or individual:

**23. Annuities** (A contract for a specific periodic payment of money to you, either for life or for a number of years)

- ☒ No  
☐ Yes..... Issuer name and description:

**24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.**

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

- ☒ No  
☐ Yes..... Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c)

**25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit**

- ☒ No  
☐ Yes. Give specific information about them

**26. Patents, copyrights, trademarks, trade secrets, and other intellectual property;**

*Examples:* Internet domain names, websites, proceeds from royalties and licensing agreements

- ☒ No  
☐ Yes. Give specific information about them

**27. Licenses, franchises, and other general intangibles**

*Examples:* Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

- ☒ No  
☐ Yes. Give specific information about them

Debtor 1 **Stephen Perl**

Case number (if known) **2:23-bk-12682-NB**

**Money or property owed to you?**

**Current value of the  
portion you own?**  
Do not deduct secured  
claims or exemptions.

**28. Tax refunds owed to you**

- ☒ No  
☐ Yes. Give specific information  
about them, including whether  
you already filed the returns  
and the tax years.....

Federal: \_\_\_\_\_

State: \_\_\_\_\_

Local: \_\_\_\_\_

**29. Family support**

*Examples:* Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

- ☒ No  
☐ Yes. Give specific information

Alimony: \_\_\_\_\_

Maintenance: \_\_\_\_\_

Support: \_\_\_\_\_

Divorce settlement: \_\_\_\_\_

Property settlement: \_\_\_\_\_

**30. Other amounts someone owes you**

*Examples:* Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

- ☒ No  
☐ Yes. Give specific information

**31. Interests in insurance policies**

*Examples:* Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

- ☒ No  
☐ Yes. Name the insurance  
company of each policy  
and list its value.....

Company name:

Beneficiary:

Surrender or refund value:

**32. Any interest in property that is due you from someone who has died**

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died

- ☒ No  
☐ Yes. Give specific information

**33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment**

*Examples:* Accidents, employment disputes, insurance claims, or rights to sue

- ☒ No  
☐ Yes. Describe each claim.....

**34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims**

- ☒ No  
☐ Yes. Describe each claim.....

**35. Any financial assets you did not already list**

- ☒ No  
☐ Yes. Give specific information

Debtor 1 **Stephen Perl**

Case number (if known) **2:23-bk-12682-NB**

36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here..... ➔

**\$750,919.83**

**Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.**

37. Do you own or have any legal or equitable interest in any business-related property?

- ☒ No. Go to Part 6.  
☐ Yes. Go to line 38.

**Current value of the  
portion you own?**  
Do not deduct secured  
claims or exemptions.

38. Accounts receivable or commissions you already earned

- ☒ No  
☐ Yes. Describe..

39. Office equipment, furnishings, and supplies

*Examples:* Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices

- ☒ No  
☐ Yes. Describe..

40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade

- ☒ No  
☐ Yes. Describe..

41. Inventory

- ☒ No  
☐ Yes. Describe..

42. Interests in partnerships or joint ventures

- ☒ No  
☐ Yes. Describe..... Name of entity:

% of ownership:

43. Customer lists, mailing lists, or other compilations

- ☒ No  
☐ Yes. Do your lists include personally identifiable information (as defined in 11 U.S.C. § 101(41A))?  
☐ No  
☐ Yes. Describe....

44. Any business-related property you did not already list

- ☒ No  
☐ Yes. Give specific information.

45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached for Part 5. Write that number here..... ➔

**\$0.00**

**Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.**  
If you own or have an interest in farmland, list it in Part 1.

46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?

- ☒ No. Go to Part 7.  
☐ Yes. Go to line 47.

Debtor 1 **Stephen Perl**

Case number (if known) **2:23-bk-12682-NB**

**Current value of the  
portion you own?**  
Do not deduct secured  
claims or exemptions.

**47. Farm animals**

*Examples:* Livestock, poultry, farm-raised fish

☒ No

☐ Yes....

**48. Crops--either growing or harvested**

☒ No

☐ Yes. Give specific  
information.....

**49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade**

☒ No

☐ Yes....

**50. Farm and fishing supplies, chemicals, and feed**

☒ No

☐ Yes....

**51. Any farm- and commercial fishing-related property you did not already list**

☒ No

☐ Yes. Give specific  
information.....

**52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have  
attached for Part 6. Write that number here.....** ➔

**\$0.00**

**Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above**

**53. Do you have other property of any kind you did not already list?**

*Examples:* Season tickets, country club membership

☒ No

☐ Yes. Give specific information.

**54. Add the dollar value of all of your entries from Part 7. Write that number here.....** ➔

**\$0.00**

Debtor 1 **Stephen Perl**

Case number (if known) **2:23-bk-12682-NB**

**Part 8: List the Totals of Each Part of this Form**

55. Part 1: Total real estate, line 2..... → **\$0.00**

56. Part 2: Total vehicles, line 5 **\$4,000.00**

57. Part 3: Total personal and household items, line 15 **\$7,200.00**

58. Part 4: Total financial assets, line 36 **\$750,919.83**

59. Part 5: Total business-related property, line 45 **\$0.00**

60. Part 6: Total farm- and fishing-related property, line 52 **\$0.00**

61. Part 7: Total other property not listed, line 54 **+\$0.00**

62. Total personal property. Add lines 56 through 61..... **\$762,119.83** Copy personal property total → **+\$762,119.83**

63. Total of all property on Schedule A/B. Add line 55 + line 62..... **\$762,119.83**



**Fill in this information to identify your case:**

Debtor 1	<b>Stephen</b>		<b>Perl</b>
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	<b>CENTRAL DIST. OF CALIFORNIA</b>		
Case number (if known)	<b>2:23-bk-12682-NB</b>		

☒ Check if this is an amended filing**Official Form 106C****Schedule C: The Property You Claim as Exempt****04/22**

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

**Part 1: Identify the Property You Claim as Exempt**

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

- ☒ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)  
☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own  Copy the value from <i>Schedule A/B</i>	Amount of the exemption you claim  Check only one box for each exemption	Specific laws that allow exemption
Brief description: <b>2009 Saturn (exempt)</b> Line from <i>Schedule A/B</i> : <u>3.1</u>	<u>\$4,000.00</u>	<input checked="" type="checkbox"/> <u>\$4,000.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 703.140(b)(2)
Brief description: <b>Household goods and furnishings at residence (exempt)</b> Line from <i>Schedule A/B</i> : <u>6</u>	<u>\$5,000.00</u>	<input checked="" type="checkbox"/> <u>\$5,000.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 703.140(b)(3)
Brief description: <b>Personal wearing apparel on person and at residence (exempt)</b> Line from <i>Schedule A/B</i> : <u>11</u>	<u>\$1,200.00</u>	<input checked="" type="checkbox"/> <u>\$1,200.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 703.140(b)(3)

3. Are you claiming a homestead exemption of more than \$189,050?

(Subject to adjustment on 4/01/25 and every 3 years after that for cases filed on or after the date of adjustment.)

- ☒ No  
☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?  
☐ No  
☐ Yes

Debtor 1 **Stephen Perl**Case number (if known) **2:23-bk-12682-NB****Part 2: Additional Page**Brief description of the property and line on  
*Schedule A/B* that lists this propertyCurrent value of  
the portion you  
ownAmount of the  
exemption you claim

Specific laws that allow exemption

Copy the value from  
*Schedule A/B*Check only one box for  
each exemption

Brief description:

**Personal jewelry (exempt)**Line from *Schedule A/B*: 12\$1,000.00\$1,000.00

C.C.P. § 703.140(b)(4)

100% of fair market  
value, up to any  
applicable statutory  
limit

Brief description:

**Checking account at Citibank (7408)  
(exempt)**Line from *Schedule A/B*: 17.1\$1,000.00\$1,000.00

C.C.P. § 703.140(b)(5)

100% of fair market  
value, up to any  
applicable statutory  
limit

Brief description:

**Checking account at Ameritrade (0358)  
(exempt)**Line from *Schedule A/B*: 17.2\$21,000.00\$21,000.00

C.C.P. § 703.140(b)(5)

100% of fair market  
value, up to any  
applicable statutory  
limit

Brief description:

**Checking account at Wells Fargo Bani  
(0309) set up as a joint account with  
separated spouse while married. Debtor  
has not had access to this account since  
before the couple's separation but the  
account still has his name on it but he has  
no access to it and the funds in the  
account do not belong to him. To the  
extent that the funds remaining in the  
account are still considered community  
property, they are claimed as exempt.**Line from *Schedule A/B*: 17.3\$919.83\$919.83

C.C.P. § 703.140(b)(5)

100% of fair market  
value, up to any  
applicable statutory  
limit

Brief description:

**TD AmeriTrade Rollover IRA (7759)  
(exempt)**Line from *Schedule A/B*: 21\$728,000.00\$728,000.00

11 U.S.C. § 522(n)

100% of fair market  
value, up to any  
applicable statutory  
limit

Fill in this information to identify your case:

Debtor 1 Stephen Perl  
First Name Middle Name Last Name

Debtor 2  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: CENTRAL DIST. OF CALIFORNIA

Case number 2:23-bk-12682-NB  
(if known)

☒ Check if this is an  
amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of person \_\_\_\_\_ Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X

Stephen Perl  
Stephen Perl, Debtor 1

Date 05/09/2023  
MM/DD/YYYY

X

\_\_\_\_\_  
Signature of Debtor 2

Date \_\_\_\_\_  
MM/DD/YYYY